DOCUMENT RESUME

ED 149 182 08 CE 014 691

AUTHOR Lumsden, D. Barry

TITLE Preretirement Education. Information Series No. 112.
INSTITUTION Ohio State Univ., Columbus. ERIC Clearinghouse on Career Education.
SPONS AGENCY National Inst. of Education (DHEW), Washington, D.C.
PUB DATE 77
CONTRACT 400-76-0122
NOTE 23p.
AVAILABLE FROM National Center for Research in Vocational Education Publications, Ohio State University, 1960 Kenny Road, Columbus, Ohio 43210 (IN 112, $2.35, quantity and series discounts available)

EDRS PRICE MF-$0.83 HC-$1.67 Plus Postage.
DESCRIPTORS Adult Development; Adult Education Programs; Affective Objectives; Attitudes; Changing Attitudes; Concept Formation; Counseling Programs; Educational Gerontology; *Educational Needs; *Educational Planning; Employment; Literature Reviews; *Older Adults; *Personal Adjustment; *Retirement; Social Attitudes; Surveys; *Work Attitudes

ABSTRACT

Drawing from extensive resources in the area of retirement and gerontology, this information analysis paper, which discusses preparation for retirement and advanced age, has three primary objectives: (1) to assess the psychological effects of retirement on the individual, (2) to assess preretirement conditions and attitudes that affect the individual's adjustment to retirement, and (3) to identify and discuss preretirement learning experiences that further the effective and successful adjustment to retirement. Intended for adult educators, middle-aged persons, and business/industry personnel managers, discussion centers mainly on the content (affective and cognitive) of preretirement education programs with a brief discussion of the educational needs of older adults, and appropriate educational practices. The following topics are covered: Work vs. Retirement, Adjustment to Retirement, Planning Retirement Education, and Needed: A New Approach to Planning. The terms "work" and "retirement" are defined and surveys of attitudes toward work and retirement are discussed, along with studies relating data on preretirement attitudes and preretirement planning and counseling programs. An exploration of the implications of research for planning programs of preretirement education is also provided. The need to alter stereotypes and to form favorable attitudes about aging and the aged is stressed. A partial bibliography of literature of attitudes and aging, and a partial bibliography of literature of preretirement education programs are appended. (TA)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED149182

Information Series No. 112

PRERETIREMENT EDUCATION

written by

D. Barry Lumsden
Institute for Aging Studies
and Programs
Raleigh, North Carolina

The ERIC Clearinghouse on Career Education
The Center for Vocational Education
The Ohio State University
1960 Kenny Road
Columbus, Ohio

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

1977

CE 014 691

This publication was developed under Contract Number NIE-C-400-76-0122 with funds provided by the National Institute of Education, Department of Health, Education, and Welfare. Contractors undertaking such projects under government sponsorship are encouraged to express freely their judgment in professional and technical matters. Points of view or opinions do not, however, necessarily represent official views or opinions of the National Institute of Education.

FOREWORD

The Educational Resources Information Center on Career Education (ERIC/CE) is one of sixteen clearinghouses in a nationwide information system that is funded by the National Institute of Education. The scope of work for ERIC/CE includes the fields of adult-continuing, career, and vocational-technical education. One of the functions of the Clearinghouse is to interpret the literature that is related to each of these fields. This paper on preretirement education should be of particular interest to adult educators, business/industry personnel managers, and middle-aged Americans.

The profession is indebted to D. Barry Lumsden, Institute for Aging Studies and Programs, Raleigh, North Carolina, for his scholarship in the preparation of this paper. Recognition is also due Andrew S. Korim, Ohio State University, for his critical review of the manuscript prior to its final revision and publication. Allen B. Moore, Adult Education Specialist at the ERIC Clearinghouse on Career Education, supervised the publication's development. Madelon Plaisted and Jo-Ann Cherry coordinated the production of the paper for publication.

Robert E. Taylor
Executive Director
The Center for Vocational Education

ABSTRACT

Drawing from extensive resources in the area of retirement and gerontology, this information analysis paper, which discusses preparation for retirement and advanced age, has three primary objectives: (1) To assess the psychological effects of retirement on the individual, (2) to assess preretirement conditions and attitudes that affect the individual's adjustment to retirement, and (3) to identify and discuss preretirement learning experiences that further the effective and successful adjustment to retirement. Intended for adult educators, middle-aged persons, business/industry personnel managers, discussion centers mainly on the content (affective and cognitive) of preretirement education programs with a brief discussion of the educational needs of older adults, and appropriate educational practices. The following topics are covered: Work vs. Retirement, Adjustment to Retirement, Planning Retirement Education, and Needed: A New Approach to Planning. The terms "work" and "retirement" are defined and surveys of attitudes toward work and retirement are discussed, along with studies relating data on preretirement attitudes and preretirement planning and counseling programs. An exploration of the implications of research for planning programs of preretirement education is also provided. The need to alter stereotypes and to form favorable attitudes about aging and the aged is stressed. A partial bibliography of literature of attitudes and aging, and a partial bibliography of literature of preretirement education programs are appended. (TA)

DESC::Concept Formation; Employment; *Older Adults; Adult Development; Adult Education Programs; Affective Objectives; Educational Gerontology; *Retirement; Social Attitudes; Attitudes; *Work Attitudes; Changing Attitudes; *Educational Needs; *Personal Adjustment; *Educational Planning; Counseling Programs; Literature Reviews; Surveys

IDEN::Preretirement Education Programs

CONTENTS

INTRODUCTION	1
WORK VS. RETIREMENT	2
ADJUSTMENT TO RETIREMENT	5
PLANNING RETIREMENT EDUCATION	6
NEEDED: A NEW APPROACH TO PLANNING	9
REFERENCES	12
APPENDIX A	14
PARTIAL BIBLIOGRAPHY OF LITERATURE ON ATTITUDES AND AGING	
APPENDIX B	16
PARTIAL BIBLIOGRAPHY OF LITERATURE ON PRERETIREMENT EDUCATION PROGRAMS	

INTRODUCTION

From the standpoint of broad, national concern, retirement is a relatively new phenomenon (Tibbitts, 1954). However, to assert that retirement per se is a new phenomenon is to report something that is not at all true. People have always had to cease, voluntarily or otherwise, from their labors. Two thousand years ago in the hinterlands of the Judeo-Roman Empire, Jesus urged his followers to work because the night would come when they could work no more (John 9:4). And what has historically been the case still is and will always be. Everyone reaches a point in life when work is either no longer desired or no longer possible. In most instances, the "system," physical disabilities of one sort or another, or death itself forces retirement. For a few, retirement is a condition or state deliberately chosen and entered into by the individual. But for whatever reasons, everyone must at one time or another retire.

Unfortunately, most discussions of the subject treat retirement as though it were some sort of dreaded, terminal illness. And it is true, of course, that retirement has a noticeable impact on all positions held by retired individuals, as well as on virtually all their relationships with others (Sussman, 1972). According to Streib and Schneider (1971), retirement involves not only a demotion in the work system but far more. For most people it means a sharp reduction in income. And less income may lead to a corresponding inability to meet behavioral expectations in a group or society. Streib and Schneider identify the consequence as a change in status. Numerous others (Darnley, 1975; Giovannini, 1974; Tidmarsh, 1975) have studied the effects of retirement on the individual and agree that negative consequences are indeed associated with disengagement from gainful and meaningful work. In the well known Scripps Foundation Studies in Retirement, Atchley (1971) confirmed that retirement for many persons results in loss of a sense of involvement. But Atchley was not able to relate this loss to the self-concept variables of optimism and autonomy. In fact, Atchley concluded his research by noting that

there exists no concrete evidence that retirement per se has a negative influence on the quality of life.

It is somewhat ironic and paradoxical that those most concerned about positively changing public attitudes toward retirement discuss so frequently the negative aspects of retirement, thereby unintentionally reinforcing those negative aspects of retirement they wish to combat. The July-September, 1977, issue of the journal *Educational Gerontology* was devoted exclusively to research on images of aging contained in literature, ranging from children's material to women's periodicals. A central finding of the research was that literary images of aging are consistently negative. But what would be interesting is an analytic investigation of the images of aging contained in the gerontological literature on retirement. I suspect that the images of aging there will not differ appreciably from those contained in children's literature and women's periodicals.

The present discussion assumes that, for whatever reasons, everyone must sooner or later retire. Questions pertinent to the why and when of retirement come after questions about how individuals adjust to retirement when it does confront them. Thus, this discussion of retirement has three primary objectives:

1. To assess the psychological effects of retirement on the individual.

2. To assess preretirement conditions and attitudes that affect the individual's adjustment to retirement.

3. To identify and discuss preretirement learning experiences that further the effective and successful adjustment to retirement.

WORK VS. RETIREMENT

A review of the literature on the subject of work may lead the reviewer to a condition I describe as "paralysis from analysis." There are almost as many definitions of *work* as there are those who attempt to define it. Nonetheless, it is important to have an idea of what work is because such an understanding is essential to the further understanding of the concept of retirement.

"Retirement" is defined as the cessation of gainful work. This is an essentially economic definition, but one with which the reader is

likely to be most familiar. Someone who is on someone else's payroll is said to be working. Similarly, the individual who is not on someone's payroll but who is self-supporting through delivery of a product or service is said to be working. To retire from conditions such as these obviously means to cease being productive for financial reward. What many people fail to understand, however, is that to have an occupation which brings in income and to actually work may be two different matters. To be active in the labor market is not necessarily to work. During strikes and work shutdowns, employees are often referred to as "idle workers." Hence, it is possible to be employed, yet not to be working. Again, one's definition of *work* is important in making this distinction. Countless thousands of individuals in the United States are retired but are still working. That is, they are not simply vegetating while awaiting death. To the contrary, there is evidence that, for the majority of people, occupational retirement offers a different but new and rewarding life style.

In 1965, Louis Harris conducted a national poll among individuals who were occupationally retired. These older people were asked the question, "Has retirement fulfilled your expectations for a good life, or have you found it less than satisfactory?" Almost two-thirds (61 percent) indicated to Harris that retirement had fulfilled their expectations. Thirty-three percent had found retirement to be less than satisfying and fulfilling, and the remaining 6 percent were undecided. The one-third who expressed dissatisfaction with retirement will be discussed in another portion of this paper. For now, it seems necessary to make a few additional observations about the life satisfaction of the majority of those polled in the Harris survey.

First, the fact that the majority of retired persons find life fulfilling tends to negate the popular belief that retirement is similar to a dreaded, terminal disease.

Second, contented and happy retirees appear to be individuals who have created for themselves patterns of activity that serve as effective substitutes for their jobs.

And third, it is my opinion that these new patterns of activity do indeed involve work, although not in an occupational sense and not necessarily for financial gain. To these happy retirees, work may involve keeping a garden, painting the house, or making a garment. For these individuals, work consists of self-selected activities to which they turn and into which they invest their time and energies, not because the outcome leads to the delivery of goods and services to others, but because the activities are self-gratifying. In the

simplest terms, we are saying that work for the happy retiree consists of self-serving, rather than other-serving, activities. Work consists of those activities which individuals choose for themselves rather than those chosen for them.

In 1955, Morse and Weiss asked a random sample of males why they would continue to work if they inherited enough money to live comfortably without working. The answers given the researchers and the percentage distribution of respondents per answer are shown in Table 1.

Table 1.

Reason for Continuing to Work	Percentage
To keep occupied	32
Would feel lost, go crazy	14
Can't be idle	10
Keeps me healthy	10
Enjoy the kind of work I do	9
Habit, inertia	6
To justify my existence	5
Gives me a feeling of self-respect	5
To keep from getting bored	4
Would feel useless	2
To be associated with people	1
To keep out of trouble	1
Other	1

What is particularly interesting about these responses is that almost one-third (32 percent) of the respondents indicated that work keeps one occupied. Another 14 percent said they would feel lost and would go crazy if they ceased to work. And 10 percent said they cannot simply be idle. These data show clearly that working for the sake of working and working at an occupation for monetary gain may be two different matters. People seem to have a need to work regardless of their formal occupational situation, whether employed or retired.

ADJUSTMENT TO RETIREMENT

The Morse-Weiss data provide interesting insight into the postretirement psychological well-being of people. One thing the data suggest is that retirement, that is, the act of retiring, is not what is important. What is crucial is what happens--or does not happen--to people after retirement. According to Shanas (1968), the poor adjustment many persons initially make to retirement does not need to be permanent. It has been found that the longer persons have been retired, the less likely they are to be interested in returning to work, the less likely they are to miss work, and the more likely they are to be successfully adjusted to retirement. Many of the recently retired still view themselves as workers and are dissatisfied with retirement because it cuts them off from the work role. After a period of time, however, a shift in identity seems to take place. Instead of identifying themselves as workers, they identify themselves as retirees. Once they accept the fact that they are retired, it becomes easier to adjust to retirement status (Loether, 1975).

As noted earlier, one-third of the persons surveyed by Harris claimed that retirement for them had led to an unsatisfying and unfulfilling life. Harris found that the most frequently cited reasons for finding retirement unsatisfying were financial problems, poor health, and "missing work." It is unlikely that financial problems, poor health, and "missing work" are peculiar to the group of retirees who are not happy. To be sure, among the majority who appear to be satisfied and fulfilled there exist problems of health, finance, and the like. As previously indicated, one apparent factor which leads to effective versus ineffective adjustment to retirement is the individual's ability to create patterns of activities which serve as effective substitutes for jobs.

Research indicates that the conditions of retirement are significantly related to subsequent adjustment to retirement. For example, a study by Thompson, Streib, and Kosa (1960) asked the question, "Do persons who retire voluntarily normally make better adjustments than persons who are forced to retire?" The researchers compared the adjustment scores of voluntary retirees with those of compulsory retirees. It was found that whether individuals retire voluntarily or involuntarily is not the crucial factor; what is crucial is the individual's preretirement attitude. Those with unfavorable preretirement attitudes who retired voluntarily were more likely to become dissatisfied in retirement than those who had favorable preretirement attitudes but who were forced to retire.

Based on this study's findings, many companies and organizations have initiated preretirement planning and counseling programs. The philosophy behind these programs is that adequate planning and counseling before retirement will lead to successful adjustment to retirement. Another study by Thompson (1958) provides interesting data on preretirement planning and counseling programs. Thompson related differences in adjustment to retirement to differences in anticipation before retirement. The three anticipatory factors he studied were (1) preconception of retirement, (2) preretirement attitude toward retirement, and (3) having plans for retirement. He used the following indices to measure adjustment to retirement: (1) length of time required to get used to retirement, (2) difficulty in keeping busy, and (3) dissatisfaction with retirement.

Thompson found that all three anticipatory factors were related to successful adjustment. Furthermore, the three anticipatory factors themselves were interrelated. Thus, a person who plans for retirement is likely to have an accurate preconception of retirement and a favorable attitude toward it.

Yet, Thompson found that planning for retirement was relatively unimportant for successful adjustment compared to having an accurate preconception of retirement and a favorable preretirement attitude. Planning seemed to be important only when the individuals had a favorable preretirement attitude and an accurate preconception. If the opposite were true, planning did not increase chances of a successful adjustment.

Thompson's findings do not negate the importance and need for preretirement counseling programs. What is not fully known, however, is whether such programs can effectively develop favorable attitudes toward and accurate preconceptions of retirement. It seems necessary to make the development of favorable attitudes and accurate preconceptions an integral part of preretirement counseling programs.

PLANNING RETIREMENT EDUCATION

Following is an explanation of the implications of research for planning programs of preretirement education. But first, a recapitulation of the important findings of research relative to retirement is in order:

1. Retirement for many people results in loss of a sense of involvement (Atchley, 1971; Sussman, 1972; Streib and Schneider, 1971).

2. A substantial number of retired persons experience dissatisfaction with life following retirement (Harris, 1965; Morse and Weiss, 1955).

3. Dissatisfaction with life following retirement appears to be short-lived. The longer persons have been retired, the more likely they are to be successfully adjusted to retirement (Shanas, 1968; Loether, 1975).

4. The individual's preretirement attitude is of crucial importance to postretirement adjustment (Thompson et al., 1960; Thompson, 1958).

5. An accurate preconception of retirement is importantly related to successful adjustment to retirement (Thompson, 1958).

6. Having plans in anticipation of retirement is positively related to postretirement successful adjustment (Thompson, 1958).

The foregoing list of research findings is not complete or final. Indeed, the findings of research related to retirement and retirement-related phenomena are probably too numerous to catalog. Nevertheless, the six conclusions cited seem to have special implications for those concerned with the design, development, and implementation of programs of preretirement education.

The research of Thompson (1958) is preeminently useful in designing educational and counseling programs for preretirees. If it is true--and there is no empirical reason to believe otherwise--that persons who plan are likely to have a favorable attitude toward retirement, the content of preretirement education programs should stress individual formulation of postretirement plans. The rationale behind this need is sufficiently obvious. Planned postretirement activities can be antidotes for idleness, loneliness, and boredom. But a sizeable proportion of preretirees apparently fail, for whatever reasons, to creatively and imaginatively conceptualize innovative activities and life styles for the retirement period of their lives.

While it is true that the execution of plans requires money, the need to plan does not assume less importance. Rather, the need for planning for the postretirement years becomes even greater. Preretirement education programs should, then, put great store in the need to plan for the later years of life. Further, preretirement education pro-

grams should provide preretirees a forum for discussing planned activities that are practicable and meaningful during the post-retirement years.

The observation that one's preconception of retirement influences one's successful adjustment to retirement is filled with implications for educational program planners. The notions and preconceptions of how people should behave invariably govern their actual behavior. And in America there is a widely held and broadly shared concept of what it means to be "old." Throughout life, individuals undergo a sort of Pavlovian conditioning to what "old" means and to how they should act when they reach the later years of life. Consequently, their preconceptions lead them to behave in ways consistent with their stereotypes. But this pattern is not inevitable. There is no inexorable law of human behavior that programs people to act out their erroneous preconceptions. Programs of preretirement education can do much to create and foster positive images of retirement and older adulthood. The curriculum and content of preretirement education programs should illustrate and stress positive images and conceptions of aging and the aged.

Finally, according to Thompson (1958), preretirement attitude importantly affects subsequent adjustment to retirement. Those who have favorable preretirement attitudes tend to adjust better and more successfully to retirement than those who have unfavorable preretirement attitudes. Preconceptions (beliefs about people, things, and ideas) dictate people's attitudes and feelings. To enter the later years of life with negative attitudes about life and one's self is to invite unhappiness and poor adjustment. The need for educational programs that influence individual attitudes toward aging and retirement is obvious and great.

It is impossible in a paper of this scope and length to specify in detail the "what-to-do" and "how-to-do-it" dimensions of the curriculum content required in effective preretirement education programs. I am inclined to agree with Seltzer (1977) that

> . . . it is not necessarily the informational content [of courses] that causes the changes but course instructors and the learning environment created by instructors. It makes little difference how much information is transmitted; the significant factors are the person transmitting and the situation in which the transmission occurs. (pp. 187-88)

Seltzer (1977) has somewhat boldly and unapologetically concluded that ". . .there is not a direct causal relationship between academic exposures to information and changes in attitude" (p. 187). What do appear to be crucial in preretirement education programs are these three situational parameters:

1. Good and pertinent course materials.

2. Field experiences permitting direct exposure to older people under supervised conditions.

3. Enthusiastic, dedicated, and competent teachers (Seltzer, 1977, p. 188).

For the reader who wishes to examine further literature on attitudes and aging, there is a partial bibliography--Appendix A--at the end of this paper.

The sum and substance of the recommended content of preretirement education has been affective to this point. And necessarily so. While there are certainly cognitive curriculum needs of the preretiree, none of the research we have reviewed has attributed post-retirement unhappiness and maladjustment to the lack of information or knowledge. Still, there are pragmatic intellectual and cognitive concerns of older adults which should be addressed in preretirement education programs.

In one community survey, Hunter (n.d.) found that older people have keen interests in obtaining information about social security, medicare, laws applying to the elderly, retirement housing, and social services. The findings of Hunter are consistent with the findings of others and suggest a number of things to serious program planners. First, the work of Hunter and others does specify practical content parameters that should be covered in good programs of preretirement education. Second, research currently available clearly illustrates the broad range of concerns shared by preretirees. While this may appear to be a trite and self-evident observation, its significance is apparent when the content of typical preretirement education programs is historically reviewed.

NEEDED: A NEW APPROACH TO PLANNING

Within the last twenty years and more, dozens of studies of preretirement education programs have been made (Kelleher and Quirk,

1974). A careful examination of these studies reveals certain common characteristics with which contemporary and future program planners should be acquainted.

Insofar as content goes, emphasis has been narrow; the focus has traditionally been financial matters only. The research of Hunter and others shows this to be a serious weakness of preretirement education programs in the past.

In the past, individual approaches have been used almost exclusively in preretirement education programs. Industry-based programs of preretirement education have relied solely on individual interviews between the preretiree and the employer.

The weaknesses of past preretirement education programs become even clearer when previous practices are reviewed in the light of the empirical work of Seltzer (1977). According to Seltzer, the three crucial situational elements in good preretirement education programs are

1. Good and pertinent course materials.

2. Field experiences permitting direct exposure to older people under supervised conditions.

3. Enthusiastic, dedicated, and competent teachers.(p. 188)

And finally, preretirement education programs in the past have virtually--if not altogether--ignored the important affective and preconceptual conditions known to influence the individual's successful adjustment to retirement.

For the reader who wishes to examine further past literature on preretirement programs, there is a partial bibliography--Appendix B--at the end of this paper.

Up to this point, discussion has centered mainly on the content (affective and cognitive) of the preretirement education curriculum, with a brief discussion of appropriate and inappropriate methods. Two questions arise naturally from all that has been considered: (1) When should preretirement education begin? and (2) Who should assume responsibility for it?

To deliver the practical content of preretirement education affecting postretirement daily living, the program might begin a year or less in advance of the individual's actual retirement. Short courses,

workshops, and seminars can be set up for small groups of individuals for whom retirement is impending. Guest speakers can provide information for group discussion and consideration. Supervised field trips may be an important part of the total preretirement education program.

But what troubles me are the areas of attitudes and preconceptions. Too many people have negative attitudes and faulty preconceptions about aging and postretirement life. Where do they get these negative attitudes and faulty preconceptions?

The reader once more is reminded that the July-September 1977 issue of the journal *Educational Gerontology* is devoted exclusively to a developmental analysis of old age and literature. Study after study of the images of aging in the literature conclude that depiction of the temperament and character of the aged is gloomy. It matters little where this portrayal of aging occurs--whether it is in children's literature, history, philosophy, adolescent literature, or women's periodical fiction. Literary stereotypes of aging play a major role in shaping the attitudes and conceptions of what it means to age. And many preretirees bring their negative attitudes and faulty preconceptions to their preretirement seminars, workshops, and classes.

What can be accomplished effectively in a short series of preretirement classes? Much--if the subject is the simple transmission of information about social security, medicare, retirement housing, and the like. But when it comes to appreciably altering the stereotypes and debilitating attitudes of older people about themselves and their futures, I have some doubts about the effectiveness of traditionally conceived programs of preretirement education. Here the problem is not between an employee and an employer. Instead, the concern is with a social and cultural dilemma. And a good case can be made that the attitudinal and preconceptual characteristics of many preretirees are the fruits, not the roots, of the problem. The root of the problem is in the processes of socialization and resocialization. From the earliest days of childhood, through what is read, heard, and observed, individuals form unwholesome attitudes and erroneous beliefs about aging and the aged. What is needed is a radical transformation in the media that are responsible for forming people's values. "Crash" programs of preretirement education have their place and have potential for accomplishing much. But they cannot be relied on to undo the cumulative effects of sixty-two to sixty-five years of socialization and reinforcement.

REFERENCES

Atchley, R.C. "Retirement and Leisure Participation: Continuity or Crisis." *The Gerontologist*, Part 1, Spring 1971.

Darnley, Fred, Jr. *Adjustment to Retirement: Integrity or Despair.* 1975. (EJ 117 244)

Giovannini, P.C. *Retirement Planning: Choice or Chance?* 1974. (EJ 103 646)

Harris, Louis. Los Angeles *Times*. November 29, 1965.

Hunter, W.W. "Preretirement Education and Planning." In *Learning for Aging*, edited by S. Grabowski and W. D. Mason. Washington: Adult Education Association, U.S.A., n.d.

Jesus. *The Gospel of John*, Chapter 9, Verse 4. Cleveland: The World Publishing Co.

Kelleher, C.H., and Quirk, D.A. *Preparation for Retirement: An Annotated Bibliography of Literature, 1965-1974.* 1974. (EJ 103 666)

Loether, H.J. *Problems of Aging.* Encino: Dickenson Publishing Co., Inc., 1975.

Morse, N.S., and Weiss, R.S. "Function and Meaning of Work and the Job." *American Sociological Review*, 20 (1955): 191-198.

"Old Age and Literature: A Developmental Analysis." *Educational Gerontology* 2 (1977): 2.

Seltzer, M.M. "Differential Impact of Various Experiences on Breaking Down Age Stereotypes." *Educational Gerontology* 2 (1977): 183-189.

Shanas, Ethel, et al. *Old People in Three Industrial Societies.* New York: Atherton Press, 1968.

Streib, G.F., and Schneider, C.J. *Retirement in American Society: Impact and Process.* Ithaca, New York: Cornell University Press, 1971.

Sussman, M.B. "An Analytic Model for the Sociological Study of Retirement. In *Retirement*, edited by Francis M. Carp. New York: Behavioral Publications, 1972.

Thompson, W.E. "Preretirement Anticipation and Adjustment in Retirement." *The Journal of Social Issues* 14 (1958): 35-45.

Thompson, W.E., Streib, G.F., and Kosa, J. "The Effects of Retirement on Personal Adjustment: A Panel Analysis. *Journal of Gerontology* 15 (1960): 165-169.

Tibbitts, C. "Retirement Problems in American Society." *Journal of Sociology* 59 (1954): 301.

Tidmarsh, W.M. *Objectives in Preretirement Education* 1975. (EJ 129 005)

APPENDIX A

PARTIAL BIBLIOGRAPHY OF LITERATURE ON
ATTITUDES AND AGING

Bennett, R., and Eckman, J. "Attitudes Toward Aging: A Critical Examination of Recent Literature and Implications for Future Research." In *The Psychology of Adult Development and Aging*, edited by C. Fisdorfer and M. Powell. Washington: American Psychological Association, 1973.

Brubaker, T.H., and Powers, E.A. "The Stereotype of 'Old'--A Review and Alternative Approach." *Journal of Gerontology* 31 (1976): 441-447.

Golde, P., and Kogan, N.A. "A Sentence Completion Procedure for Assessing Attitudes Toward Older People." *Journal of Gerontology* 14 (1959): 355-363.

Kilty, K.M., and Field, A. "Attitudes Toward Aging and Toward the Needs of Older People." *Journal of Gerontology* 31 (1976): 586-594.

Kogan, N. "Attitudes Toward Old People: The Development of a Scale and Examination of Correlates." *Journal of Abnormal and Social Psychology* 62 (1961): 44-54.

Naus, P.J. "Some Correlates of Attitudes Toward Old People." *International Journal of Aging and Human Development* 4 (1973): 229-243.

Peterson, D.A., and Eden, D.Z. "Teenagers and Aging: Adolescent Literature as an Attitude Source." *Educational Gerontology* 2 (1977): 311-325.

Rosencranz, M.A., and McNevin, T.E. "A Factor Analysis of Attitudes Toward the Aged." *Gerontologist* 9 (1969): 55-59.

Ross, R.F., Jr., and Freitag, C.B. "A Comparison of Adolescent and Adult Attitudes Toward the Aged." *Educational Gerontology* 1: 391-395.

Seltzer, M.M., and Atchley, R.C. "The Concept of Old: Changing Attitudes and Stereotypes." *Gerontologist* 11 (1971): 226-230.

Seltzer, M.M. "Differential Impact of Various Experiences on Breaking Down Age Stereotypes." *Educational Gerontology* 2 (1977): 183-189.

Tuckman, J., and Lorge, I. "The Effect of Institutionalization on Attitudes Toward Old People." *Journal of Abnormal and Social Psychology* 47 (1952): 337-344.

Weinberger, L.E., and Millham, J.A. "A Multidimensional Multiple Method Analysis of Attitudes Toward the Elderly." *Journal of Gerontology* 30 (1975): 343-348.

Zola, I.K. "Feelings About Age Among Older People." *Journal of Gerontology* 17 (1962): 65-68.

APPENDIX B

PARTIAL BIBLIOGRAPHY OF LITERATURE ON
PRERETIREMENT EDUCATION PROGRAMS

Baker, H. *Retirement Procedures Under Compulsory and Flexible Retirement Policies.* Princeton: Princeton University, Department of Economics and Social Institutions, 1952.

Brahce, C.I., and Hunter, W.W. "Leadership Training for Retirement Education." In *Introduction to Educational Gerontology: Volune One,* edited by D.B. Lumsden and R. H. Sherron. Washington: Hemisphere Publishing Corporation, 1977.

Breen, L.Z., and Marcus, P.M. *Preretirement Education Among Labor Unions in the United States.* Lafayette, Indiana: Purdue University, Department of Sociology, 1960.

Current Developments in Preparation for Retirement. New York: National Committee on the Aging, 1958.

Franke, W.H. *Preparing Workers for Retirement.* Champaign: University of Illinois Bulletin, vol. 59, no. 53, 1962.

Hewitt, E.S., and Associates. *Company Practices Regarding Older Workers and Retirement.* Libertyville, Illinois: Edwin Shields Hewitt and Associates, 1952.

Kelleher, C.H., and Quirk, D.A. *Preparation for Retirement: An Annotated Bibliography of Literature, 1965-1974.* (EJ 103 666)

Perrow, C. "Are Retirement Adjustment Programs Necessary?" *Harvard Business Review* 35 (1957): 109-115.

Retirement and Preparation for Retirement: A Selected Bibliography and Sourcebook. 1972. (ED 072 355)

Retirement of Employees--Policies, Procedures, Practices. "Studies in Personnel Policy," No. 148. New York: National Industrial Conference Board, 1955.

Survey of Retirement Practices. New York: Equitable Life Assurance Society, 1950.

Tuckman, J., and Lorge, I. "Retirement Practices in Business and Industry." *Journal of Gerontology* 7 (1952): 77-86.

Wermel, M.T., and Beidman, G.M. *Retirement Preparation Programs: A Study of Company Responsibilities.* Pasadena: California Institute of Technology, Industrial Relations Section, 1961.